

HETTY GREEN TELLS HOW TO MANAGE MONEY.

"Sleep Sound, Eat Light and Work Hard Is My Business Motto."

"Don't Buy Anything Because It Is Cheap---It Will Keep Growing Cheaper."

BELIEVE that my father's advice about money is the best that can be given to any girl with a fortune, or who wants to make one, for that matter. He always said: "It's poor policy to lie awake nights thinking how you can get the best of people and planning to cheat your neighbor. Sleep sound, eat light and work hard, and you'll be in a condition to manage what money you have, and make plenty more."

I was taught from the time I was a little girl honesty was the best policy, literally the best, the best for your bank account as well as your soul.

A well-known minister said to me: "Hetty, your father is the best man I ever knew. He is almost a Christian." So I think my father's advice is worth following.

Imitators are never successful.

If a girl has money let her be on the alert to look out for herself and look at things from her own standpoint, and not watch what move this man or that woman is making in the money market. By the time she has waited long enough to find out what others propose doing the deal is over, and the chances are she is "stuck."

Every woman who has money must work out her own financial salvation. No one can manage her money puzzles for her.

A girl who expects to put her money in the hands of a legal adviser should consult three different prominent men, and then sleep on the advice she receives.

A girl with a fortune doesn't need to know anything about the stock markets. I call investing in stocks gambling. The less a woman who wants to keep her fortune gambles, the better for the fortune.

A special kind of education is necessary to manage money. A girl should be taught common sense and judgment early in life, and when she knows how to use her brain to understand people as well as books, she can manage her own fortune.

I was taught four languages when a girl, but I never found that any one of them was a help to me in defeating "Joe" Choate in an argument.

If every girl is taught judgment and principle she is prepared for any walk in life, whether as a financier or housekeeper.

What girls need nowadays is not so much "higher education" as more moral character.

An education never made a woman either good or bad.

A bad woman can be made worse, though, by the additional weapons that an education gives.

When I was invited to visit Barnard College, I replied: "Never mind about showing me the pretty girl students; I can see them every day of my life. I want to see the president, the woman who is responsible for the moral character of the girls. I can tell what the students are like when I see her."

The one necessary branch of study that every woman who has money should master is mathematics. But arithmetic should be taught in a practical way.

When I had a boy to get ready for college, I made him add, subtract and divide real money, and he never made any mistakes. When he came to interest I let him make it out on money in the bank, and he studied about exchange at the exchanges. His arithmetic was part of his life, and a good training to manage a fortune or make one.

Truth and brevity are indispensable business qualities for a man or woman. They carried Abraham Lincoln to the Presidential chair.

No one wants to buy discussion by the yard. It is only worth so much per foot.

Abraham Lincoln comes very near to being my ideal man. Common sense and a kind heart made him a success without any special education to fit him for the White House.

I would just as soon have business dealings with a woman as a man. I find them as agreeable and businesslike and more conscientious. They are almost always more punctual in paying their debts.

Real estate is an excellent investment for a married woman to make. Watch the markets. Buy a house worth \$10,000 for \$30,000, and hold it until it is worth \$50,000. But don't try to get \$70,000 or \$30,000 for it.

Most women make the mistake of holding property too long. They are not content with getting more than they ever expected, but want to double even that.

When a property is higher than it has ever been—sell. Don't wait to go down hill with it. A woman who has to do with real estate should rely on her own eyes and not on some one else's word.

There are many good people in the world, but

you can't always tell if you are dealing with one.

I firmly believe that women are just as smart in money matters as men, if they are not too lazy to give the time and attention to managing their own affairs.

Women wait for wings to come to them so they can float through life easily. If you train your executive ability you can manage circumstances and do not need wings.

Another word of counsel to the fortune owner is: Don't buy anything because it is cheap. This suggestion is as useful in buying real estate as in buying clothes. A good thing may increase in value; a cheap thing grows cheaper. Buy the best.

I have been accused of disapproving of woman's suffrage. That is a mistake. I am perfectly willing women should vote if it interests them.

Neither do I dislike the new woman. I ought not to, any way, because somebody said the other day that I was 200 years in advance of her.

An important step toward success in any work is to mind one's own business. It is impossible to take care of other people's affairs and keep your own in good running order.

The poor girl has just as good a chance for happiness if she is honest and sincere in her work as the rich girl.

The girl, in the employ of business people, who attempts to do the least possible work for her salary, is going down the ladder, not up. If she wants to reach the top round she will have to make up her mind to give the best work she is capable of, to study the interests of her employers, and make them her own for the time being.



When Hetty Green was a Beautiful Young Girl.

From a photograph taken when she was twenty-six years old. On the back of the photograph is inscribed: "Miss Hetty Elizabeth Robinson. Taken on the way to a dinner at Saratoga Lake, given by ex-President Martin Van Buren and his son John, to Lord Althorp, afterward Duke of Northumberland; Lord Harvey, Colonel Scarlett (afterward Lord Alington), and Captain Tower, of the Coldstream Guards." Hetty Green inherited \$9,000,000 from her father, Edward Mott Robinson, a New Bedford wharfer and shipping merchant. Her full name is Harriet Howland Robinson Green. She was her father's private secretary for four years before his death, and in this way laid the foundation of her business knowledge. When she married Edward H. Green, worth a million dollars at the time, an agreement was signed that her fortune should not be liable for his debts. In course of time Mr. Green lost his fortune in Wall street speculations. He now lives quietly in an uptown boarding house on an allowance made him by Mrs. Green. Two children were born to the couple. The son is looking after railroad interests in Texas and the daughter is living with her mother. Hetty Green is supposed to be worth about \$10,000,000.

The road to success is easy, only it is so simple most people miss it.

Another quality that never comes amiss to either the rich or the poor girl is kindness.

Do you know how I got in London society? Through an act of kindness. I have always liked nursing. It requires the same common sense and judgment to be a nurse that it does to manage money, and if I had ever gone into a profession I should have been a trained nurse.

One day when I was walking in London with my son and daughter I saw a man fall suddenly. I put my children in safe keeping and went to the man. It seemed to be a case of complete ex-

haustion, like heart failure. I fortunately knew just what to do, and before I really needed assistance a lady in an elegant carriage sent her footman to inquire the trouble.

As soon as the man had been sent to a hospital the lady, who turned out to be one of the nobility, asked me to come to her carriage, and said she had never seen better judgment shown in an emergency in her life, and offered me a position in charge of some London hospital work.

Afterward, when she found out who I was, she sent me tickets for her seats at the House of Parliament, invitations to receptions, and showed me a great deal of attention.

MRS. HETTY GREEN, THE RICHEST WOMAN IN AMERICA.



Hetty Green as a Leader in the Financial World.

There is one old-fashioned idea I do believe in, and that is that you can receive a blessing, even over a money transaction, if you are honest.

Some time ago a man in Chicago, in a high official position, bought a lot of property with other people's money. Without knowing him to be dishonest I took a mortgage on nearly all the property. The facts leaked out, and one day he was found dead leaning over his chair.

The property was on the outskirts of Chicago, and a lot of my acquaintances exclaimed: "Well, for once you are caught, Hetty Green!"

But I had been honest, and I never fretted a bit—fretting is bad for women. I just held

the property, and in less than a year my blood-faced the World's Fair. I call that a blessing.

I find I am in luck in Chicago. One of the best compliments I ever received I got when I was there on business recently. A prominent lawyer said to me: "You ought to be an expert to all women in the quiet way you manage your affairs. You may have plenty of cocoons crack, but you crack them yourself, and don't pay any attention to the way they crack theirs."

One thing I've found out in my life is that if you trust your fellow they'll stand by you. I never cheat and they have never challenged me.

I think every woman is best if she doesn't disapprove of the new woman. Let women go out into the world, but not exaggerate themselves so, you take much stock in the religious shouting around. Help some one the way to win souls. Now, I am one every day. Mind, I don't give try to give people employment and expect themselves. You see any one extravagant once with their own money, likely to be so with money you give them. I help people I don't know; if I did I'd say.

My advice to a woman with money is, trust nobody but a "reform lawyer." A "reform lawyer" is worse than a Chicago Anarchist. You know the Anarchist is up to mischief, and you are on the watch for him, but the "reform lawyer" wears the cloak of piety over his evil deeds. I know, for I've met them both.

It is costly work to compromise with a fraud. There is another old-fashioned idea I hold in, and that is a belief in prayer. Way, prayer will help you to even get the best of a "reform lawyer" know just where I stand, I try a little prayer.

Providence has engineered me through more difficulty more than once.

I have no doubt that I owe much of my success as well as health to the fact that I was taught to eat properly as a child. I always had a substantial breakfast, without sugar, coffee or my oatmeal, a simple lunch, hearty, plain dinner. No woman can live on cakes and sweet things and have a good constitution and clear brain.

Good, simple living is the best preparation for brain work. If the blood is well fed and circulating properly, the brain works better, and the ability to make more money may be a result of a bill of fare.

A last word of warning: A woman never fight about money if, without being badly, she can avoid it. If she must, she should fight to win. HETTY G.